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(======================================	Document	i age I oi o	
	tates Bankruptcy Cour nern District of Illinois	t	Voluntary Petition
Name of Debtor (if individual, enter La Bezdziecki, Albin	st, First, Middle):	Name of Joint Debtor (Spou	se) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):	
Last four digits of Soc. Sec. No. / Comp (if more than one, state all): xxx-xx-4863	olete EIN or other Tax I.D. No.	Last four digits of Soc. Sec. more than one, state all):	No. / Complete EIN or other Tax I.D. No. (if
Street Address of Debtor (No. & Street,	City, and State	Street Address of Joint Deb	tor (No. & Street, City, and State):
112 Brookwood Bensenville IL			
	ZIPCODE 60106]	ZIPCODE
County of Residence or of the Principal Cook	Place of Business:	County of Residence or of the	ne Principal Place of Business:
Mailing Address of Debtor (if different	from street address):	Mailing Address of Joint De	ebtor (if different from street address):
	ZIPCODE		ZIPCODE
Location of Principal Assets of Business De	btor (if different from street addres	s above):	
			ZIPCODE
Type of Debtor (Form of Organization) (Check one box.) ☐ Individual (includes Joint Debtors) ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and provide the information requested below.) State type of entity: Filing Fee (Check of Full Filing Fee Attached of Filing Fee to be paid in installments (A attach signed application for the court's is unable to pay fee except in installment of Extra filing Fee waiver requested (Applicable attach signed application for the court's statistical/Administrative Information of the court's of	Check all applicable boxe Health Care Business Single Asset Real Estate as defined in 11 U.S.C. § 101(2) Railroad Commodity Broker Clearing Bank Nonprofit Organization qualication and the state of the	the Petiti Chapter 7	Chapter 11 Debtors ness as defined in 11 U.S.C. § 101(51D). nusiness as defined in 11 U.S.C. § 101(51D). ncontingent liquidated debts owed to non-insiders
Debtor estimates that funds will be availal Debtor estimates that, after any exempt pr available for distribution to unsecured cre-	operty is excluded and administrative		s
Estimated Number of 1- 50- 100- Creditors 49 99 199		5,000 50,000 100,000 10	VER 00,000 □
	00,001 to \$1,000,001 to \$10,000 to million \$10 million \$50 m		illion
	00,001 to \$1,000,001 to \$10,000 1 million \$10 million \$50 n		illion

Case 07-00786 Doc 1 Filed 01/17/07 Entered 01/17/07 15:46:59 Desc Main (Official Form 1) (10/05) FORM B1, Page 2 Page 2 of 8 Document Name of Debtor(s): Albin Bezdziecki **Voluntary Petition** (This page must be completed and filed in every case) Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheet) Case Number: Date Filed: Location **NONE** Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: NONE District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (To be completed if debtor is an individual (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that Exchange Act of 1934 and is requesting relief under chapter 11) I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code. Exhibit A is attached and made a part of this petition. X /s/Karen J. Porter 1/17/2007 Signature of Attorney for Debtor(s) Date Karen J. Porter 6188626 Exhibit C **Certification Concerning Debt Counseling** by Individual/Joint Debtor(s) Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to ☑ I/we have received approved budget and credit counseling during the public health or safety? 180-day period preceding the filing of this petition. ☐ I/we request a waiver of the requirement to obtain budget and credit Yes, and Exhibit C is attached and made a part of this petition. counseling prior to filing based on exigent circumstances (Must attach No certification describing.) Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) $\overline{\mathbf{Q}}$ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate. general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District. or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property Check all applicable boxes. Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following). (Name of landlord that obtained judgment) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be П permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

period after the filing of this petition.

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Not Applicable

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

x Not Applicable

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Karen J. Porter 6188626 Law Offices of Karen J. Porter, Ltd. 11 East Adams Street, Suite 906 Chicago IL, 60603

(312) 673-0333 Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re:

Debtor: Albin Bezdziecki Social Security Number: xxx-xx-4863 Case No:

Chapter 11

Numbered Listing of Creditors

	Creditor name and mailing address	Category of Claim	Amount of Claim
1.	Fisher & Fisher 120 North LaSalle Suite 2520 Chicago, IL 60602	Secured Claims	\$ 0.00
2.	Fisher Shapiro 4201 Lake Cook RF Northbrook, II 60062	Secured Claims	\$ 0.00
3.	Kroprik Papuga & Shaw 120 South LaSalle No 1327 Chicago, II 60603	Secured Claims	\$ 0.00
4.	Pedersen & Houpt 161 North Clark Suite No 3100 Chicago, IL 60601	Secured Claims	\$ 0.00
5.	Wells Fargo Bank c/o Ira Nevell 175 North Franklin No 201 Chicago, Il 60606	Secured Claims	\$ 0.00

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In re: Albin Bezdziecki Case No. _____

6. Wells Fargo Bank NA c/o Codilis & Associates 15W030 North Frontage Road Burr Ridge, IL 60527 **Secured Claims**

0.00

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n re: Albin Bezdziecki Case No	
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(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, **Albin Bezdziecki**, named as debtor in this case, declare under penalty of perjury that I have have read the foregoing Numbered Listing of Creditors, consisting of **2 sheets** (not including this declaration), and that it is true to the best of my information and belief.

Signature: s/Karen J. Porter/ Albin Bezdziecki

Albin Bezdziecki

Dated: <u>1/17/2007</u>

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Form B 21 Official Form 21 (12/03)

Form 21. STATEMENT OF SOCIAL SECURITY NUMBER

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re	Albin Bezdziecki, Debtor))		
Address	112 Brookwood Bensenville IL 60106))) Case No.) Chapter 11		
Employer	's Tax Identification (EIN) No(s). [if any]:	})		
Last four	digits of Social Security No(s).: [if any]))		
	STATEMENT OF SOCIAL SECU	RITY NUMBER(S)		
	 Name of Debtor (enter Last, First, Middle): Bezdziecki, a (Check the appropriate box and, if applicable, provide the a Debtor has a Social Security Number and it is:360 (if more than one, state all.) □ Debtor does not have a Social Security Number. 	required information.)		
2. Name of Joint Debtor (enter Last, First, Middle): (Check the appropriate box and, if applicable, provide the required information.) Joint Debtor has a Social Security Number and it is: (if more than one, state all.)				
	☐ Joint Debtor does not have a Social Security Number.			
	I declare under penalty of perjury that the foregoing is true and correct.			
	χ s/Karen J. Porter/ Albin Bezdziecki	1/17/2007		

UNITED STATES BANKRUPTCY COURT NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways
similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family
- owned farm.

I, the debtor, affirm that I have read this notice.

1/17/2007	s/Karen J. Porter/ Albin Bezdziecki	
Date	Signature of Debtor	Case Number